



August 2021

Go Live Date

Plan Health Review

Company M

Plan Name

Benefit Indemnity Corporation

Broker Name

SISCO Benefits

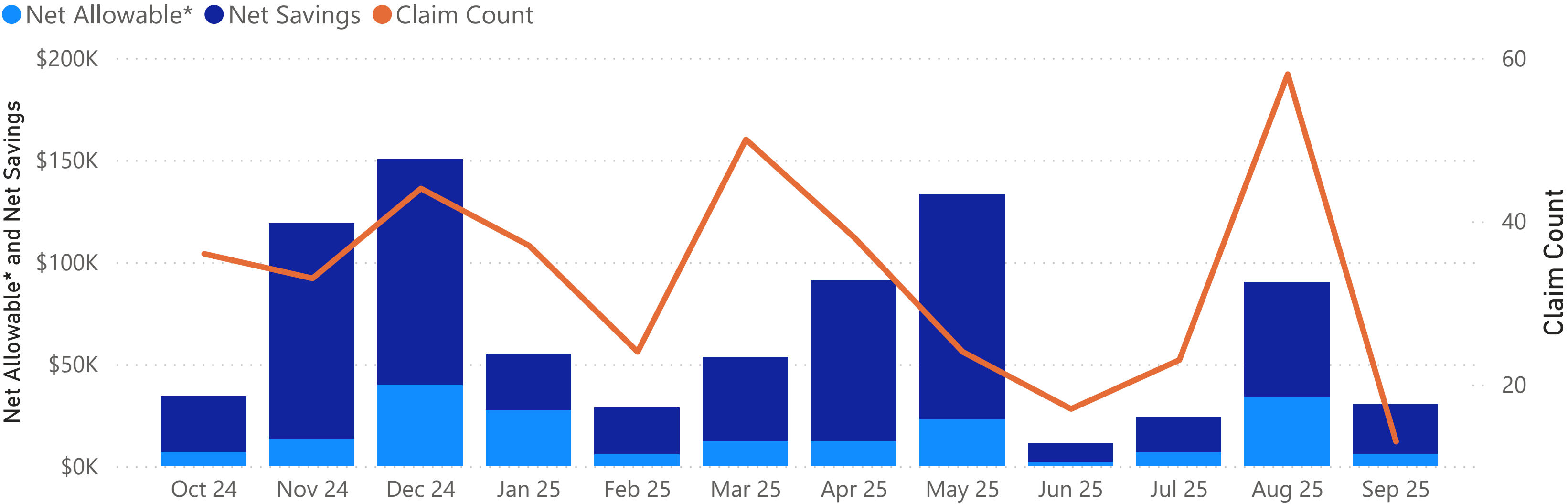
TPA

10/21/2025

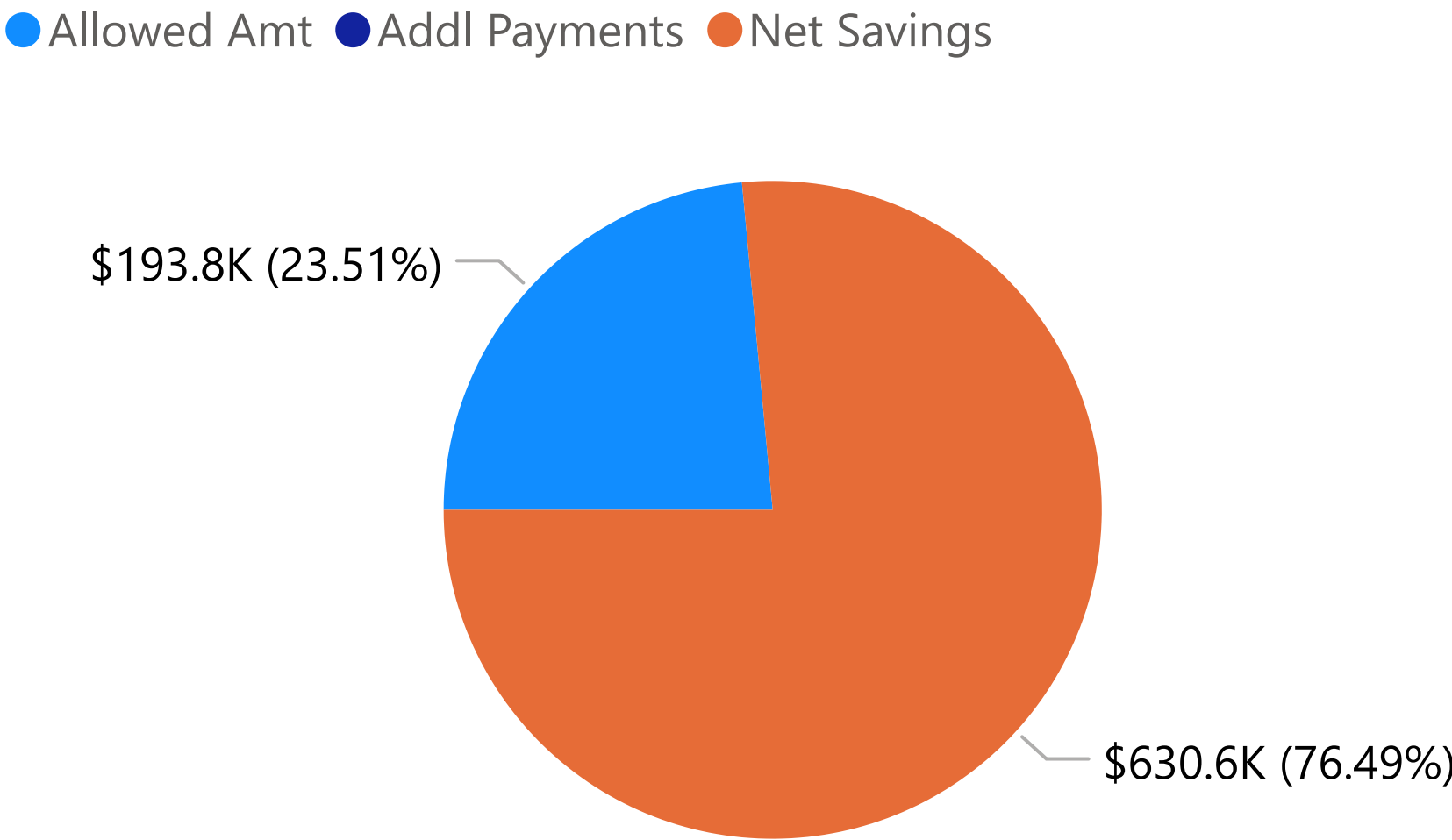
Date of Report

Executive Summary

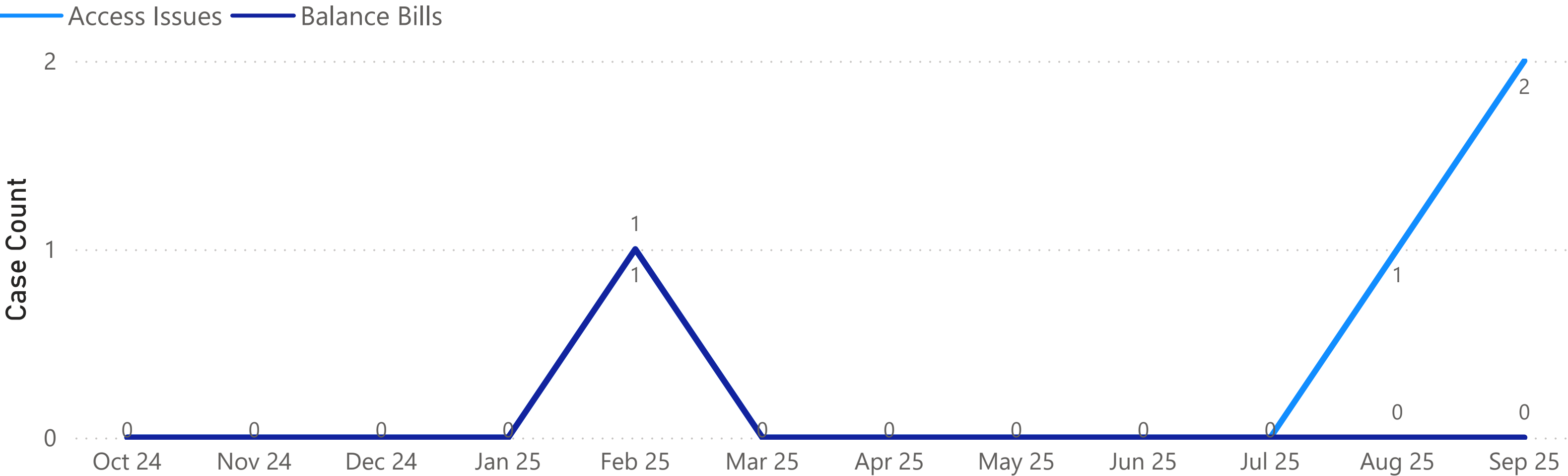
12 Month Claim Trend



Distribution of Total Billed Charges



12 Month Case Trend



Multiple of Medicare

Average Billed Charges	5.36
Average Allowed Amount	1.26
Average Net Allowable*	1.24



High-Cost Drivers

Top 20 Outpatient CPT Codes

Code	Claim Count
36415 - Coll venous bld venipuncture	15
85025 - Complete cbc w/auto diff wbc	15
80053 - Comprehen metabolic panel	14
84443 - Assay thyroid stim hormone	7
80061 - Lipid panel	6
93005 - Electrocardiogram tracing	6
96374 - Ther/proph/diag inj iv push	6
99285 - Emergency dept visit hi mdm	6
71046 - X-ray exam chest 2 views	5
83036 - Hemoglobin glycosylated a1c	5
77067 - Scr mammo bi incl cad	4
81001 - Urinalysis auto w/scope	4
81025 - Urine pregnancy test	4
85610 - Prothrombin time	4
99283 - Emergency dept visit low mdm	4
99284 - Emergency dept visit mod mdm	4
J1885 - Ketorolac tromethamine inj	4
80048 - Metabolic panel total ca	3
83690 - Assay of lipase	3
96375 - Tx/pro/dx inj new drug addon	3

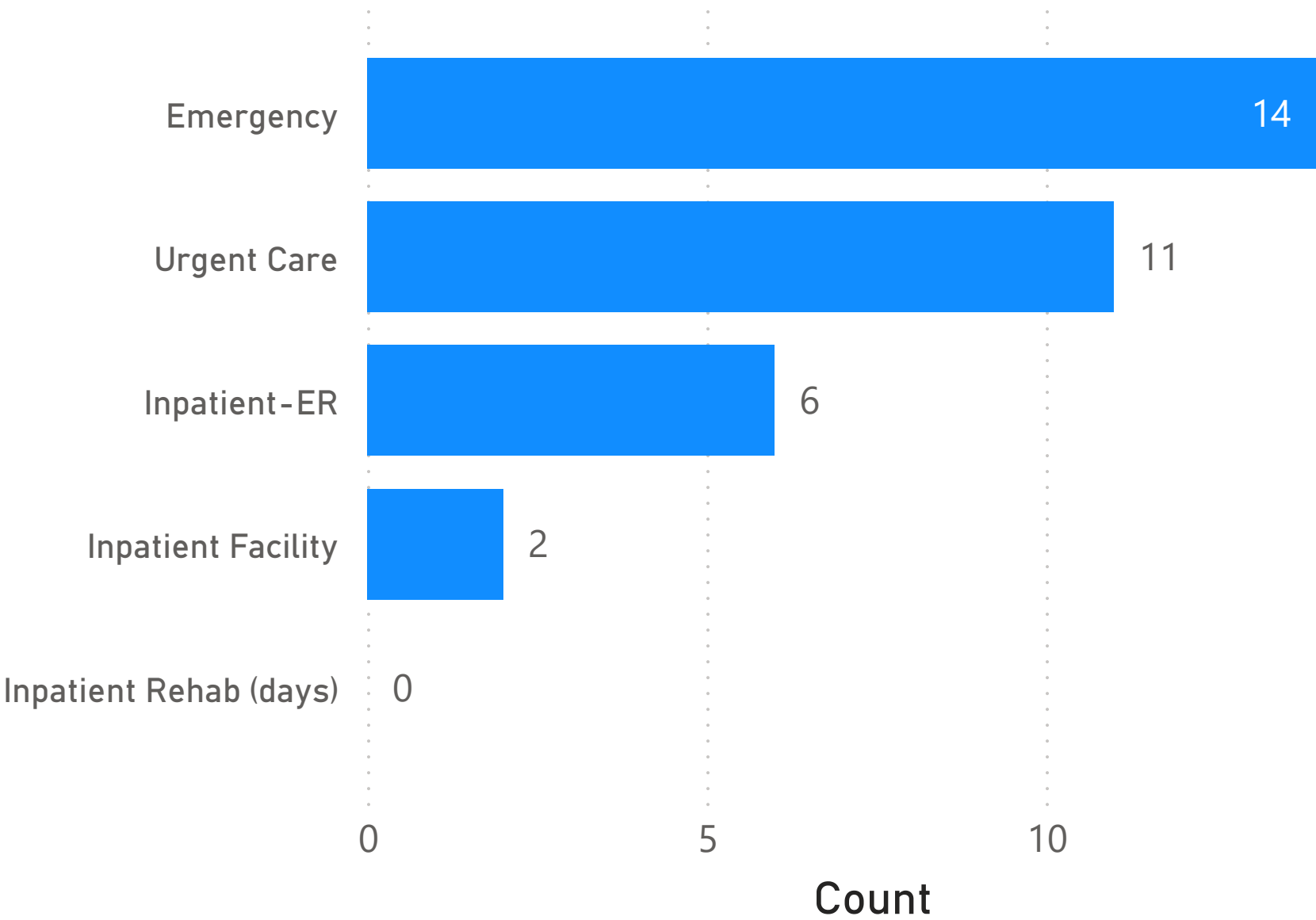
Top 5 DRGs

DRG Description	Net Allowable*
135 - Sinus And Mastoid Procedures With Cc/Mcc	\$29,200
433 - Cirrhosis And Alcoholic Hepatitis With Cc	\$13,217
872 - Septicemia Or Severe Sepsis Without Mv >96 Hours Without Mcc	\$12,695
391 - Esophagitis, Gastroenteritis And Miscellaneous Digestive Disorders With Mcc	\$11,112
442 - Disorders Of Liver Except Malignancy, Cirrhosis Or Alcoholic Hepatitis With Cc	\$7,989

Top 10 Diagnosis Codes

Diagnosis Code	Net Allowable*
A419 - Sepsis, unspecified organism	\$13,290
I200 - Unstable angina	\$4,205
K047 - Periapical abscess without sinus	\$29,200
K2980 - Duodenitis without bleeding	\$11,112
K7031 - Alcoholic cirrhosis of liver with ascites	\$16,320
K7290 - Hepatic failure, unspecified without coma	\$8,176
M0609 - Rheumatoid arthritis without rheumatoid factor, multiple sites	\$7,084
M810 - Age-related osteoporosis without current pathological fracture	\$4,213
N8003 - Adenomyosis of the uterus	\$16,201
R569 - Unspecified convulsions	\$4,423

Emergency and Inpatient Services



Top 5 States by Claim Volume

State	Claim Count	Billed Charges	Net Allowable*	Net CMS Multiple
TX	390	\$818,644	\$189,771	1.25
TN	2	\$168	\$108	1.02
AR	1	\$305	\$176	1.20
CA	1	\$450	\$113	0.62
MO	1	\$700	\$116	1.40

*Net Allowable - repriced allowable plus additional payments per settlement



Claim Summary - All-Time

Claims Repriced from: 9/1/2021 To: 9/1/2025

Claim Summary

Claim Type	Claim Count	Billed	Allowed	Additional Payment	Net Allowable*	Net Savings	Net Savings %	Net CMS Multiple*
Inpatient	37	\$555,025	\$185,772	\$3,352	\$189,124	\$365,901	65.93%	1.43
Outpatient	220	\$1,078,906	\$158,231	\$4,503	\$162,734	\$916,172	84.92%	1.38
Professional	812	\$595,954	\$157,589	\$0	\$157,589	\$438,365	73.56%	1.14
Total	1,069	\$2,229,885	\$501,591	\$7,855	\$509,446	\$1,720,439	77.15%	1.31

5.77

Billed to Medicare

0.84

Average Claim Turnaround Time

1.31

Net CMS Multiple*

77.15%

Net Savings %

Balance Bills

2

Balance Bills Opened

2

Balance Bills Closed

19

Average Case Resolution Time (Days)

0.19 %

Balance Billed Claim Percentage

Access Issues

7

Access Issues Opened

6

Access Issues Closed

10

Average Case Resolution Time (Days)

*Net Allowable - repriced allowable plus additional payments per settlement
*Net CMS Multiple - ratio of Net Allowable to CMS Total

Claim Summary - Plan Year

Claims Repriced from: 8/1/2025 To: 9/1/2025

Claim Summary

Claim Type	Claim Count	Billed	Allowed	Additional Payment	Net Allowable*	Net Savings	Net Savings %	Net CMS Multiple*
Inpatient	2	\$43,429	\$23,807	\$0	\$23,807	\$19,622	45.18%	1.40
Outpatient	9	\$44,988	\$6,624	\$0	\$6,624	\$38,364	85.28%	1.18
Professional	60	\$32,278	\$9,671	\$0	\$9,671	\$22,607	70.04%	1.13
Total	71	\$120,694	\$40,102	\$0	\$40,102	\$80,593	66.77%	1.28

3.87

Billed to Medicare

0.21

Average Claim Turnaround Time

1.28

Net CMS Multiple*

66.77%

Net Savings %

Balance Bills

0	0
Balance Bills Opened	Balance Bills Closed
0	9
Average Case Resolution Time (Days)	Average Case Resolution Time (Days)
0.00 %	
Balance Billed Claim Percentage	

Access Issues

4 Access Issues Opened . 3 Access Issues Closed

9 Average Case Resolution Time (Days)

*Net Allowable - repriced allowable plus additional payments per settlement
*Net CMS Multiple - ratio of Net Allowable to CMS Total

Utilization - All-Time

Claims Repriced from: 9/1/2021 To: 9/1/2025

Top Utilized Providers by Claim Volume

Billing Provider Name	Claim Count	Billed	Allowed	Additional Payment	Net Allowable	Net Savings	Net Savings %	Claim Acceptance Rate	Net CMS Multiple
CLINICAL PATHOLOGY LABORATORIES, INC.	55	\$24,123	\$4,540	\$0	\$4,540	\$19,583	81.18%	100.0%	1.07
CHRISTUS TRINITY CLINIC	52	\$19,721	\$8,548	\$0	\$8,548	\$11,173	56.65%	100.0%	1.19
DEWITT MEDICAL DISTRICT	41	\$16,566	\$5,806	\$0	\$5,806	\$10,760	64.95%	100.0%	1.09
HILL COUNTRY MEMORIAL HOSPITAL	27	\$36,027	\$7,127	\$0	\$7,127	\$28,900	80.22%	100.0%	1.40
QUEST DIAGNOSTICS CLINICAL LABORATORIES INC	25	\$12,164	\$1,548	\$0	\$1,548	\$10,616	87.28%	100.0%	1.08
HASSAN ALISSA	22	\$194,527	\$26,582	\$0	\$26,582	\$167,945	86.34%	100.0%	1.20
MEXIA PRINCIPAL HEALTHCARE LIMITED PARTNERSHIP	22	\$13,474	\$1,312	\$0	\$1,312	\$12,162	90.26%	100.0%	1.33
TEXAS ONCOLOGY PA	20	\$22,488	\$9,397	\$0	\$9,397	\$13,091	58.21%	100.0%	1.20
ST. JOSEPH REGIONAL HEALTH CENTER	19	\$54,927	\$10,008	\$0	\$10,008	\$44,920	81.78%	100.0%	1.22
LABORATORY CORPORATION OF AMERICA	18	\$10,081	\$1,847	\$0	\$1,847	\$8,235	81.68%	100.0%	1.13
Total	301	\$404,099	\$76,713	\$0	\$76,713	\$327,386	81.02%	100.0%	1.20

Top Utilized Providers by Spend

Billing Provider Name	Claim Count	Billed	Allowed	Additional Payment	Net Allowable	Net Savings	Net Savings %	Claim Acceptance Rate	Net CMS Multiple
CHRISTUS SANTA ROSA HEALTHCARE	10	\$190,987	\$50,396	\$8,220	\$58,616	\$132,371	69.31%	100.0%	1.55
ASCENSION PROVIDENCE	9	\$102,344	\$41,795	\$0	\$41,795	\$60,548	59.16%	100.0%	1.40
UNIVERSITY OF TEXAS SOUTHWESTERN MEDICAL CENTER AT DALLAS	1	\$47,627	\$38,102	\$0	\$38,102	\$9,525	20.00%	100.0%	2.16
VICTORIA OF TEXAS LP	3	\$272,482	\$33,006	\$0	\$33,006	\$239,476	87.89%	66.7%	1.40
HASSAN ALISSA	22	\$194,527	\$26,582	\$0	\$26,582	\$167,945	86.34%	100.0%	1.20
SOUTH LIMESTONE HOSPITAL DISTRICT	8	\$35,666	\$21,315	\$0	\$21,315	\$14,351	40.24%	100.0%	1.46
TH HEALTHCARE, LTD	2	\$112,008	\$18,621	\$0	\$18,621	\$93,387	83.38%	100.0%	1.40
UNITED REGIONAL HEALTH CARE SYSTEM INC	3	\$29,264	\$15,483	\$0	\$15,483	\$13,780	47.09%	100.0%	0.75
ST. JOSEPH REGIONAL HEALTH CENTER	19	\$54,927	\$10,008	\$0	\$10,008	\$44,920	81.78%	100.0%	1.22
ASCENSION SETON	12	\$87,276	\$9,526	\$0	\$9,526	\$77,750	89.08%	100.0%	1.39
Total	89	\$1,127,107	\$264,834	\$8,220	\$273,054	\$854,052	75.77%	98.9%	1.41

Utilization - Plan Year

Claims Repriced from: 8/1/2025 To: 9/1/2025

Top Utilized Providers by Claim Volume

Billing Provider Name	Claim Count	Billed	Allowed	Additional Payment	Net Allowable	Net Savings	Net Savings %	Claim Acceptance Rate	Net CMS Multiple
CENTRAL TEXAS RADIOLOGICAL ASSOCIATES PA	4	\$856	\$214	\$0	\$214	\$642	75.06%	100.0%	1.00
CHRISTUS TRINITY CLINIC	4	\$934	\$458	\$0	\$458	\$476	50.94%	100.0%	1.20
DEEPALI TUKAYE PLLC	3	\$2,087	\$978	\$0	\$978	\$1,109	53.12%	100.0%	1.20
JOHN BIBOA	3	\$2,045	\$461	\$0	\$461	\$1,584	77.45%	100.0%	1.20
MCLENNAN COUNTY HOSPITALIST SERVICES PA	3	\$2,045	\$461	\$0	\$461	\$1,584	77.45%	100.0%	1.20
QUEST DIAGNOSTICS CLINICAL LABORATORIES INC	3	\$733	\$83	\$0	\$83	\$650	88.61%	100.0%	1.00
SOUTH TEXAS PHYSICIAN GROUP, PLLC	3	\$2,137	\$708	\$0	\$708	\$1,429	66.86%	100.0%	1.20
LABORATORY CORPORATION OF AMERICA	2	\$1,507	\$328	\$0	\$328	\$1,180	78.26%	100.0%	1.03
NAVARRO HOSPITAL LP	2	\$2,940	\$170	\$0	\$170	\$2,770	94.22%	100.0%	1.40
SINGLETON ASSOCIATES, PA	2	\$2,186	\$145	\$0	\$145	\$2,041	93.38%	100.0%	1.00
Total	29	\$17,470	\$4,006	\$0	\$4,006	\$13,464	77.07%	100.0%	1.17

Top Utilized Providers by Spend

Billing Provider Name	Claim Count	Billed	Allowed	Additional Payment	Net Allowable	Net Savings	Net Savings %	Claim Acceptance Rate	Net CMS Multiple
ASCENSION PROVIDENCE	1	\$28,678	\$12,695	\$0	\$12,695	\$15,983	55.73%	100.0%	1.40
SOUTH LIMESTONE HOSPITAL DISTRICT	2	\$15,423	\$11,314	\$0	\$11,314	\$4,109	26.64%	100.0%	1.40
CHRISTUS SANTA ROSA HEALTHCARE	1	\$24,372	\$3,490	\$0	\$3,490	\$20,882	85.68%	100.0%	1.09
METHODIST HEALTHCARE SYSTEM OF SAN ANTONIO, LTD., L.L.P.	1	\$14,531	\$1,547	\$0	\$1,547	\$12,984	89.35%	100.0%	1.40
TRAVIS COUNTY EMERGENCY PHYSICIANS PA	2	\$2,919	\$1,032	\$0	\$1,032	\$1,887	64.65%	100.0%	1.00
DEEPALI TUKAYE PLLC	3	\$2,087	\$978	\$0	\$978	\$1,109	53.12%	100.0%	1.20
GRAHAM HOSPITAL DISTRICT	1	\$1,155	\$779	\$0	\$779	\$376	32.53%	100.0%	1.04
SOUTH TEXAS PHYSICIAN GROUP, PLLC	3	\$2,137	\$708	\$0	\$708	\$1,429	66.86%	100.0%	1.20
COMAL EMERGENCY PHYSICIANS, PLLC	1	\$2,423	\$474	\$0	\$474	\$1,949	80.46%	100.0%	1.00
JOHN BIBOA	3	\$2,045	\$461	\$0	\$461	\$1,584	77.45%	100.0%	1.20
Total	18	\$95,770	\$33,479	\$0	\$33,479	\$62,291	65.04%	100.0%	1.31

Balance Bill Summary - All-Time

Case Resolution

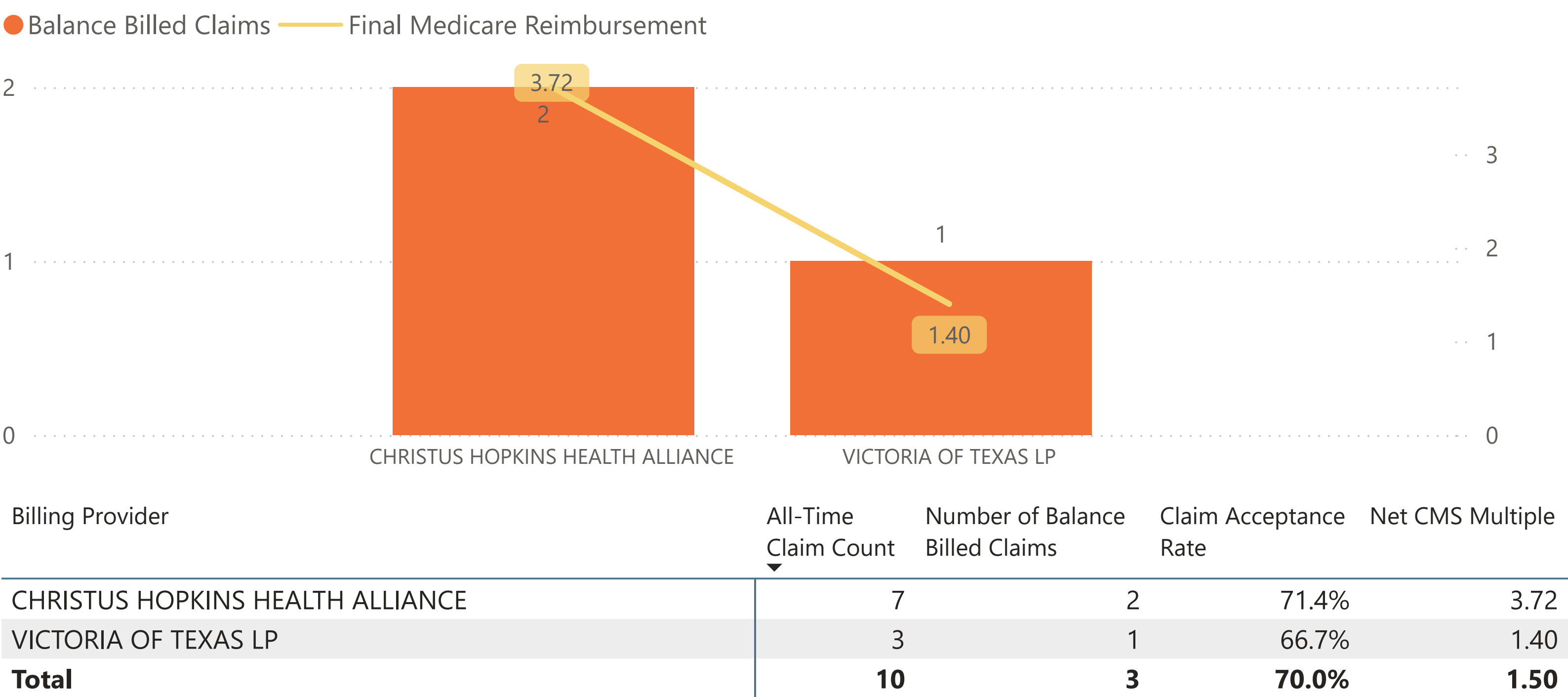
Status	Balance Bills	% of Cases
Closed Without Settlement	1	50.00%
Settled Under Threshold	1	50.00%
Total	2	100.00%

Note: A balance bill may contain multiple claims

Case Resolution Glossary

- Above Authority - case settled over plan-authorized multiple of CMS with plan signoff
- At Original Repricing - case settled with no additional payment
- Closed Without Settlement - case closed without settlement or write-off
- MediShield - case submitted to third-party legal team
- Open - case still being worked by 6 Degrees Health
- Outside Counsel - case submitted to client external legal team
- Settled Under Threshold - case submitted for payment under plan-designated threshold
- Under Authority - case settled under plan-authorized multiple of CMS

Top Balance Billers



Balance Bill Summary - Plan Year

Case Resolution

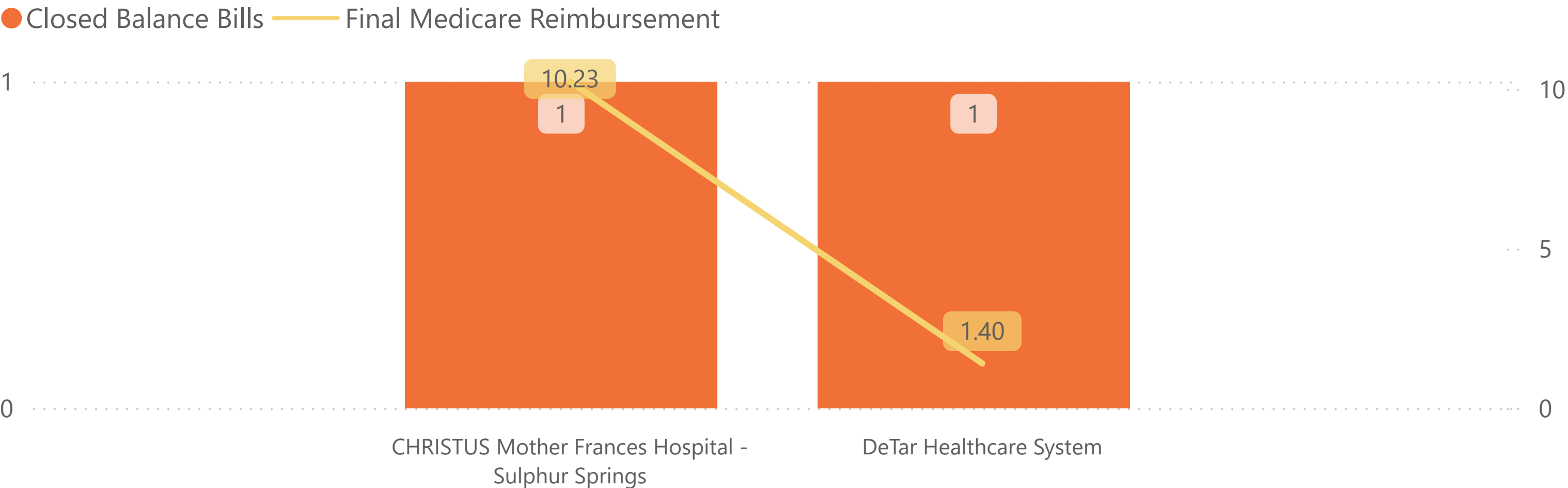
Status	Balance Bills	% of Cases
Total		

Note: A balance bill may contain multiple claims

Case Resolution Glossary

- Above Authority - case settled over plan-authorized multiple of CMS with plan signoff
- At Original Repricing - case settled with no additional payment
- Closed Without Settlement - case closed without settlement or write-off
- MediShield - case submitted to third-party legal team
- Open - case still being worked by 6 Degrees Health
- Outside Counsel - case submitted to client external legal team
- Settled Under Threshold - case submitted for payment under plan-designated threshold
- Under Authority - case settled under plan-authorized multiple of CMS

Top Balance Billers



Billing Provider	Closed Balance Bills	Total Balance Bill Amount	Additional Payment	Net CMS Multiple*
CHRISTUS Mother Frances Hospital - Sulphur Springs	1	\$5,623	\$2,494	10.23
DeTar Healthcare System	1	\$134,302		1.40
Total	2	\$139,925	\$2,494	1.61

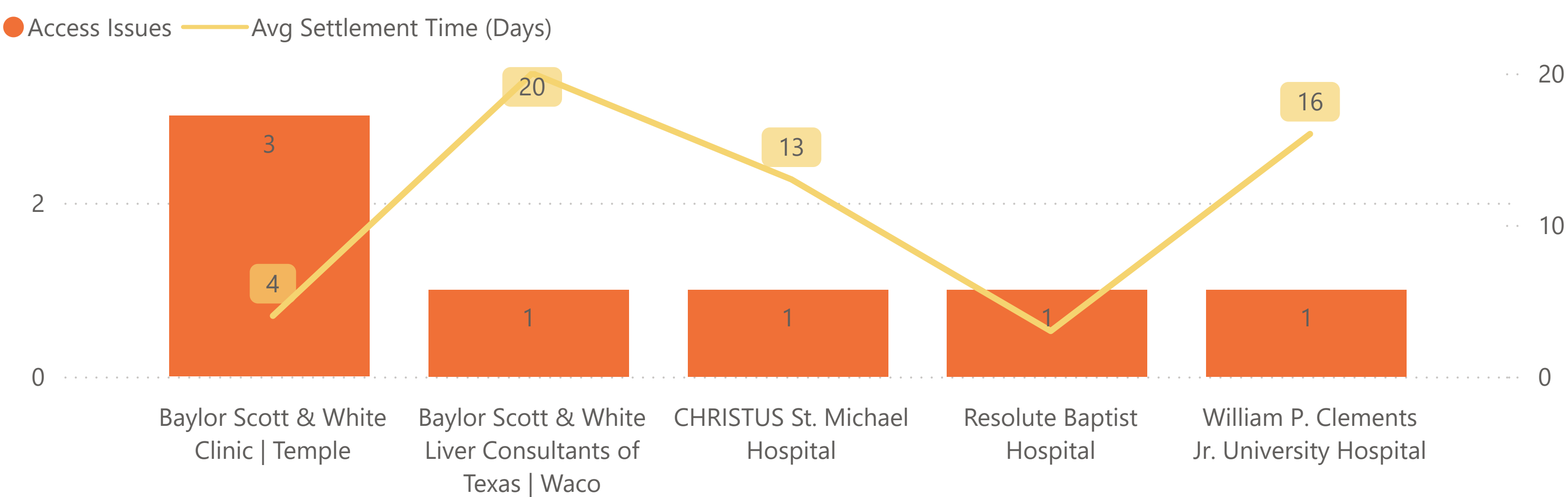
*Net CMS Multiple is on balance bill cases only

Access Issue Summary - All-Time

Case Resolution

Status	Access Issues	% of Cases
Executed Agreement	5	71.43%
Closed at Client Request	1	14.29%
Open	1	14.29%
Total	7	100.00%

Top Access Issue Providers



Provider

Access Issues Avg Settlement Time (Days)

Baylor Scott & White Clinic Temple	3	4
Baylor Scott & White Liver Consultants of Texas Waco	1	20
CHRISTUS St. Michael Hospital	1	13
Resolute Baptist Hospital	1	3
William P. Clements Jr. University Hospital	1	16

Case Resolution Glossary

- Alternate Providers - case resulted in different Providers
- Closed at Client Request - case closed at request of the Client
- Executed Agreement - case resolved with Single-Case Agreement or Direct Contract
- First Call - case resolved with one call to Provider
- No response from member - case closed due to no member response
- Open - case still being worked by 6 Degrees Health

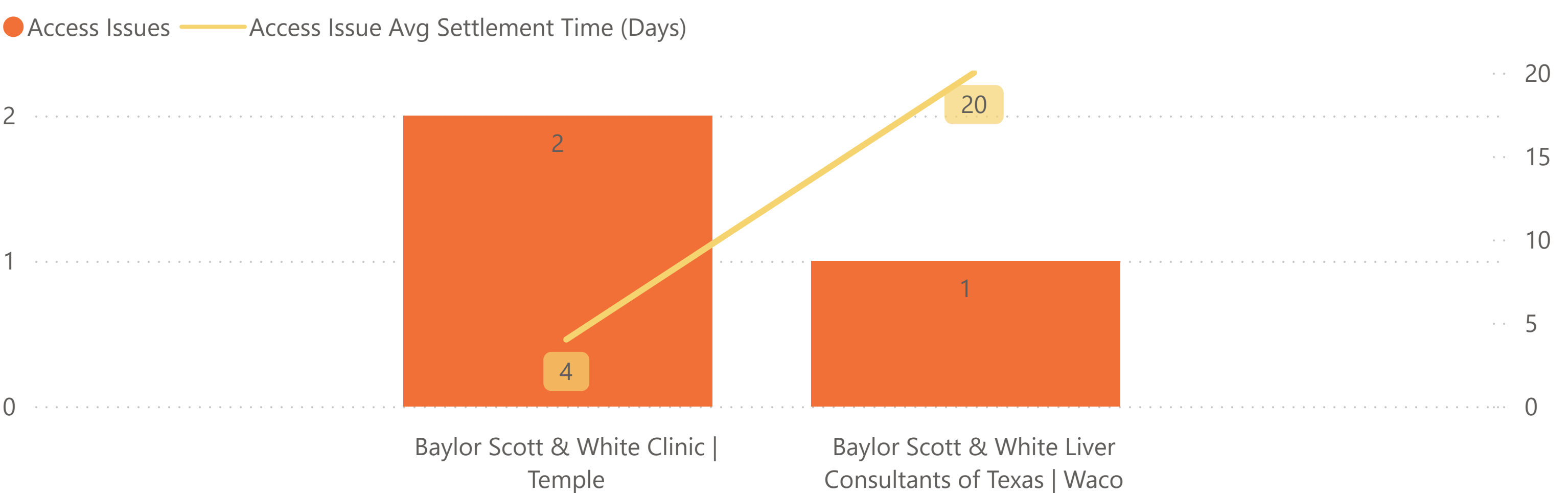


Access Issue Summary - Plan Year

Case Resolution

Status	Access Issues	% of Cases
Executed Agreement	3	75.00%
Open	1	25.00%
Total	4	100.00%

Top Access Issue Providers



Provider	Access Issues	Avg Settlement Time (Days)
Baylor Scott & White Clinic Temple	2	4
Baylor Scott & White Liver Consultants of Texas Waco	1	20

Case Resolution Glossary

- Alternate Providers - case resulted in different Providers
- Closed at Client Request - case closed at request of the Client
- Executed Agreement - case resolved with Single-Case Agreement or Direct Contract
- First Call - case resolved with one call to Provider
- No response from member - case closed due to no member response
- Open - case still being worked by 6 Degrees Health

Appeals

10
Appeal Case Count

0
Appeals Open

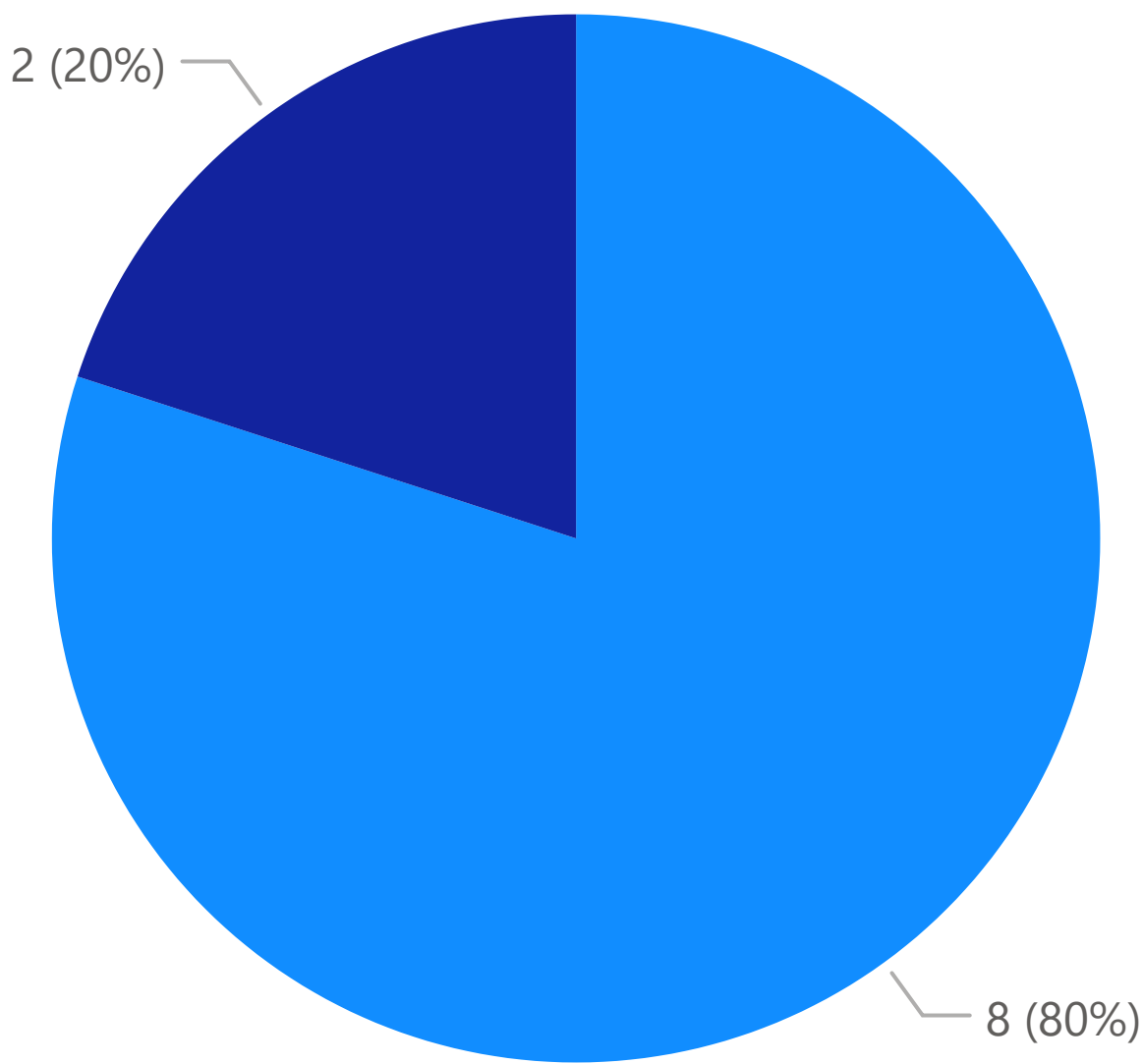
10
Appeal Closed

8
Appeal 1st Appeal

2
Appeal 2nd Appeal

0
Balance Bill Appeal

Appeals Status



Appeal Closed Status

- First Appeal
- Second Appeal

Appeal Closed Status	Case Count
First Appeal	8
Second Appeal	2
Total	10

NSA Appeals

71

NSA Claim Count

21.13 %

NSA Appeal Rate

15

NSA Appeal Closed

3

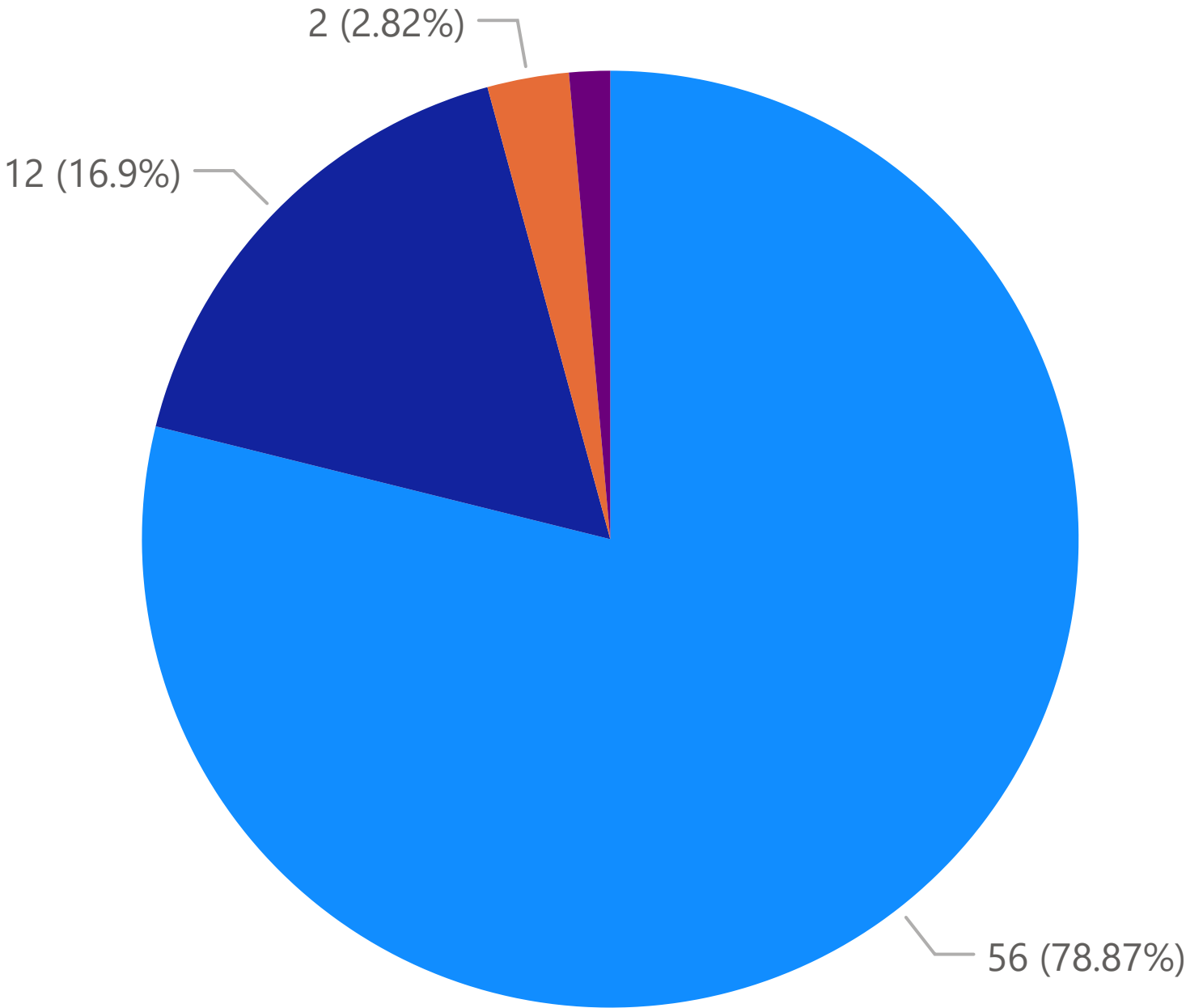
NSA Appeals Settled

\$10,229

Additional Payment from Settlement

NSA Appeals

- NSA Status
- No Appeal
 - NSA IDR Ruled in Favor of Plan
 - NSA Settled w/ Additional Payment
 - NSA Settled w/o Additional Payment



Claim Count	NSA Status
56	No Appeal
12	NSA IDR Ruled in Favor of Plan
2	NSA Settled w/ Additional Payment
1	NSA Settled w/o Additional Payment
71	

Call Ahead

Call Ahead Status

Call Ahead Status

Call Ahead Count

